

IN THE CLAIMS

Please amend the claims to read as indicated below.

1. (currently amended) A system ~~for providing a user with a higher risk score indicating the likelihood that a business under inquiry by the user may be involved in questionable activity, the system~~ comprising:

a component that performs an evaluation of ~~means for evaluating~~ how closely the ~~a~~ profile of the
a business under inquiry matches those of businesses already confirmed as higher risk,
wherein ~~the means for evaluating comprise~~ said component comprises a neural network
model ~~capable of capturing the~~ that captures a way multiple data elements inter-relate, and
thereby ~~of recognizing~~ recognizes patterns indicative of questionable activity;
a component that produces a ~~means for producing the higher risk score based on the results of an~~
said evaluation performed by the evaluating means, wherein said score is indicative of a
likelihood that said business under inquiry may be involved in questionable activity;
a component that uses said score in a determination of credit-worthiness of said business under
inquiry; and
a component that transmits ~~means for transmitting a report including the said higher risk score~~
and said credit-worthiness to the user.

2. (currently amended) A system, as defined in Claim 1, ~~further comprising variables selected from the group of data elements~~ wherein said data elements include a variable selected from the group consisting of:

History Indicator,
Suits, Liens, Judgments,
UCC Filing Indicator,
SIC,
Name,
Company Age,

MSA,
Mail Drop,
Ownership of Facility,
Number of Employees,
Satisfactory Payment Experience, and
Inquiry Spike.

3. (currently amended) A system, as defined in Claim 1, further comprising:

a network and, connected to the network, a programmed computer, a user interface, ~~a means for gathering component that gathers said data elements concerning a plurality of businesses, a database having a record of the businesses appended with their respective data elements in the form of variables, or data elements,~~

wherein ~~the said~~ neural network model receives ~~the said~~ data elements ~~of the business,~~ and upon identifying patterns among said data elements, assigns weights to ~~the said~~ data elements to produce a weighted sum ~~wherein, such that a higher weighted sums meaning sum means a higher high-risk score.~~

4. (currently amended) A system, as defined in Claim 3, ~~providing means for feeding further comprising a component that feeds the said~~ data elements into ~~the said~~ neural network model.

5. (currently amended) A system, as defined in Claim 4, including ~~means for identifying the a component that identifies said~~ patterns of questionable activity.

6. (currently amended) A system, as defined in Claim 5, including ~~means for assigning a component that assigns~~ weights to ~~the said~~ data elements to produce ~~a said~~ weighted sum.

7. (currently amended) A system, as defined in Claim 6, ~~providing means for calculating a further comprising a component that calculates said~~ weighted sum.

8. (currently amended) A system as defined in Claim 1, wherein ~~the evaluated~~ said business under inquiry is given different scores based on how closely its patterns match those of confirmed risk businesses.

9. (currently amended) A method ~~for providing a user with a higher risk score indicating the likelihood that a business under inquiry by the user is involved in questionable activity, the method comprising the steps of~~ comprising:

evaluating how closely ~~the~~ a profile of ~~the~~ a business under inquiry matches those of businesses already confirmed as higher risk₁ using a neural network model ~~capable of capturing the~~ that captures a way multiple data elements inter-relate₁ and thereby ~~of recognizing~~ recognizes patterns indicative of questionable activity;
calculating a ~~higher risk~~ score based on results of ~~the~~ said evaluating step, wherein said score is indicative of a likelihood that said business under inquiry may be involved in questionable activity;
using said score in a determination of credit-worthiness of said business under inquiry; and
transmitting a report ~~of the degree of risk to the user, the report including the higher risk score~~ that includes said score and said credit-worthiness.

10. (currently amended) A method, as defined in Claim 9, ~~further comprising variables selected from the group of data elements~~ wherein said data elements include a variable selected from the group consisting of:

History Indicator₁
Suits, Liens, Judgments₁
UCC Filing Indicator₁
SIC₁
Name₁
Company Age₁
MSA₁
Mail Drop₁

Ownership of Facility,
Number of Employees,
Satisfactory Payment Experience, and
Inquiry Spike.

11. (currently amended) A method, as defined in Claim 10, ~~providing steps for~~ further comprising feeding ~~the~~ said data elements into ~~the~~ said neural network model.

12. (currently amended) A method, as defined in Claim 11, ~~including steps for~~ further comprising identifying ~~the~~ said patterns of questionable activity.

13. (currently amended) A method, as defined in Claim 12, ~~including steps for~~ further comprising assigning weights to ~~the~~ said data elements to produce a weighted sum.

14. (currently amended) A method, as defined in Claim 13, ~~providing steps for~~ further comprising calculating ~~a~~ said weighted sum, ~~on which the higher risk~~ wherein said score is based on said weighted sum.